FAQ: DuitNow QR MDR
Date: 5 November 2026

Frequently Asked Questions (FAQs): DuitNow QR Merchant Discount Rate (MDR)

#	Question	Response
1.	What is MDR fee?	The Merchant Discount Rate (MDR) is a fee charged to merchants for each successful DuitNow QR transaction. The fee is calculated as a percentage of the transaction amount.
2.	Which merchants will be subject to MDR charges?	MDR charges will apply to merchants with a monthly sales turnover above RM4,000 and using DuitNow QR with any of the following value-added services: • DuitNow QR Sound Box • DuitNow QR Sound Box Plus • Card Terminal embedded with DuitNow QR • Reflex Mobile and Tent Card (Static DuitNow QR with refund capabilities via RHB Reflex) There are no MDR charges for merchants using the static DuitNow QR Tent Card without refund capability (see Question 5).
3.	When will the MDR charges take effect?	MDR charges took effect on 26 October 2026. Customers were informed 21 days before the commencement of the charges through email, WhatsApp, and Reflex App push notifications. For customers who signed up post the implementation date, the applicable MDR charges will take effect immediately.
4.	I am currently using DuitNow QR with API integration capabilities and/or DuitNow QR services offered through RHB's strategic partnerships with Point-of-Sale (POS) solution providers. Will there be any changes to my MDR charges?	No, there will be no changes to your existing MDR charges.

<table>
<tr><th>#</th><th>Question</th><th>Response</th></tr>
<tr><td>5.</td><td>I am using DuitNow QR Tent Card without Refund Capability. Will I be charged MDR?</td><td>No. There are no MDR charges for merchants using the static DuitNow QR Tent Card without refund capability, regardless of monthly sales turnover.</td></tr>
<tr><td>6.</td><td>My monthly sales turnover is RM4,000 or below. Will I be charged MDR?</td><td>No. There are no MDR charges if your monthly sales turnover is RM4,000 or below, even if you use any of the value-added services listed in Question 2. If your monthly sales turnover is above RM4,000, MDR applies to all your successful DuitNow QR transactions.</td></tr>
<tr><td>7.</td><td>What are the applicable MDR rates?</td><td>The applicable MDR rate depends on the payment method used by your customer when making a DuitNow QR payment.
<table>
<tr><th>Customer's Payment Method</th><th>MDR Rate</th></tr>
<tr><td>Current Account / Savings Account (CASA/-i)</td><td>0.35%</td></tr>
<tr><td>e-Wallet</td><td>0.35%</td></tr>
<tr><td>Credit Card</td><td>0.60%</td></tr>
</table></td></tr>
<tr><td>8.</td><td>How is MDR calculated?</td><td>MDR is calculated as a percentage of each successful DuitNow QR transaction, based on the payment method used by your customer. The applicable MDR charge will be deducted from your designated RHB account.

MDR applies to all successful DuitNow QR transactions when your monthly sales turnover is above RM4,000 (see Question 6).

Example: For a DuitNow QR payment of RM100.00
<table>
<tr><th>Customer's Payment Method</th><th>Transaction Amount</th><th>MDR Rate</th><th>MDR Charge</th></tr>
<tr><td>Current Account / Savings Account (including Islamic accounts)</td><td>RM100.00</td><td>0.35%</td><td>RM0.35</td></tr>
<tr><td>e-Wallet</td><td>RM100.00</td><td>0.35%</td><td>RM0.35</td></tr>
<tr><td>Credit Card</td><td>RM100.00</td><td>0.60%</td><td>RM0.60</td></tr>
</table></td></tr>
</table>

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9.	Will MDR apply to cross-border QR transactions, such as payments made by customers from Singapore using PayNow?	Yes. MDR will apply to cross-border QR payments received by merchants who are subject to MDR charges, including payments made by customers from Singapore using PayNow to scan and pay via DuitNow QR.
10.	Will unsuccessful transactions (i.e. failed or declined) be charged MDR?	No. Transactions which are unsuccessful (i.e., failed or declined) will not be charged.
11.	How will MDR be charged?	MDR charges will be deducted from your designated RHB account.
12.	Will MDR charges appear in my account statement?	Yes. MDR charges will be reflected in your designated RHB account statement under the transaction description “DNOW QR POS SC”.
13.	Will MDR charges be refunded if I refund a transaction to my customer?	No. MDR charges on the original successful DuitNow QR transaction are non-refundable, even if the payment is subsequently refunded to your customer, as the payment collection service has already been provided.
14.	Can I pass the MDR charges on to my customers?	No. You are not allowed to pass on MDR charges or impose any additional fees on your customers for payments made via DuitNow QR.
15.	Is RHB the only bank charging MDR?	As fees and charges may vary across banks and financial institutions, we are unable to comment on charges imposed by other providers. We recommend contacting your respective bank or financial institution for more information.
16.	What are my options if I do not wish to incur MDR charges?	If you do not wish to incur MDR charges, you may request to discontinue these services by contacting your RHB Relationship Manager or visiting any RHB branch.
17.	Can I request a review of my MDR?	Yes. You may request a review of your MDR rate by contacting your RHB Relationship Manager or visiting any RHB branch. All requests are subject to RHB's assessment and approval.